

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

Case No.: 19-25728-RG  
Chapter: 13  
Judge: Rosemary Gambardella

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Richard Charles Lozirk  
92 Waterloo Road  
Budd Lake, NJ 07828

Ida Mae Lozirk  
aka IdaMae Lozirk  
92 Waterloo Road  
Budd Lake, NJ 07828

Social Security No.: xxx-xx-4687 xxx-xx-9551

Employer's Tax I.D. No.:

## **NOTICE OF DEFICIENCY CONCERNING DISCHARGE**

You are hereby notified that the above-named case will be closed without entry of discharge on or after March 7, 2025 for the reason(s) indicated below.

- Debtor has not filed a **Certificate of Debtor Education** proving compliance with the financial management course requirement for discharge.
- Joint debtor has not filed a **Certificate of Debtor Education** proving compliance with the financial management course requirement for discharge.
- Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.

The court must receive the above noted document(s) prior to case closing in order to enter a discharge. If the case is closed without entry of the discharge the debtor must file a Motion To Reopen to allow for the filing of same and pay the applicable filing fee.

Dated: February 5, 2025  
JAN: mlc

Jeanne Naughton  
Clerk

In re:

Richard Charles Lozirk  
 Ida Mae Lozirk  
 Debtors

Case No. 19-25728-RG

Chapter 13

District/off: 0312-2

User: admin

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Date Rcvd: Feb 05, 2025

Form ID: clsnodsc

Total Noticed: 3

The following symbols are used throughout this certificate:

**Symbol**

**Definition**  
 + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 07, 2025:**

Recip ID	Recipient Name and Address
db/jdb	+ Richard Charles Lozirk, Ida Mae Lozirk, 92 Waterloo Road, Budd Lake, NJ 07828-1206

TOTAL: 1

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 05 2025 20:47:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Feb 05 2025 20:47:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

TOTAL: 2

**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

**NOTICE CERTIFICATION**

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 07, 2025

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 5, 2025 at the address(es) listed below:

**Name** **Email Address**

Albert Russo [docs@russotrustee.com](mailto:docs@russotrustee.com)

Albert Russo

District/off: 0312-2

User: admin

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Date Rcvd: Feb 05, 2025

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on behalf of Trustee Albert Russo docs@russotrustee.com

Denise E. Carlon

on behalf of Creditor Deutsche Bank National Trust Company as Trustee Et Al... dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Gavin Stewart

on behalf of Creditor Specialized Loan Servicing LLC bk@stewartlegalgroup.com

Jonathan Stone

on behalf of Joint Debtor Ida Mae Lozirk jonstonelaw@gmail.com  
bkecf\_stone@bkexpress.info;r43620@notify.bestcase.com;JonathanStoneESQCPAMSTLLC@jubileebk.net

Jonathan Stone

on behalf of Debtor Richard Charles Lozirk jonstonelaw@gmail.com  
bkecf\_stone@bkexpress.info;r43620@notify.bestcase.com;JonathanStoneESQCPAMSTLLC@jubileebk.net

Kevin Gordon McDonald

on behalf of Creditor Deutsche Bank National Trust Company as Trustee Et Al... kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com

Marie-Ann Greenberg

on behalf of Trustee Marie-Ann Greenberg magecf@magtrustee.com

U.S. Trustee

USTPRegion03.NE.EDCF@usdoj.gov

TOTAL: 9